

DOCKET NO.: USAA-0088/US-0016.01
Application No.: 10/725,168
Office Action Dated: November 11, 2008

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:
David Bentley Craig, et al.
Application No.: **10/725,168**
Filing Date: **December 1, 2003**
For: **SYSTEM AND METHOD OF PROCESSING ACCOUNT INFORMATION
OVER A COMPUTER NETWORK**

Confirmation No.: **8161**

Group Art Unit: **3693**

Examiner: **Eric Tak Wai Wong**

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY PURSUANT TO 37 CFR § 1.116

In response to the Official Action dated **November 11, 2008**, reconsideration is respectfully requested in view of the amendments and/or remarks as indicated below:

- ☐ **Amendments to the Specification** begin on page of this paper.
- ☐ **Amendments to the Claims** are reflected in the listing of the claims which begins on page of this paper.
- ☐ **Amendments to the Drawings** begin on page of this paper and include an attached replacement sheet.
- ☒ **Remarks** begin on page 11 of this paper.